# IN THE UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

JAMES WILLIAMS, III,	:
Plaintiff,	: : CIVIL ACTION FILE
V.	: CIVIL ACTION FILE : NO.
THE BRACHFELD LAW GROUP, P.C.,	. NO
sometimes d/b/a MERIDIAN MANAGEMENT SOLUTIONS	: :
a California professional corporation,	; ;
Defendant.	: :

### **COMPLAINT FOR DAMAGES**

### **INTRODUCTION**

1. This is an action for damages against the defendant for violations of the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq. and supplemental state law claims.

### SUBJECT MATTER JURISDICTION

2. Subject matter jurisdiction in this Court is proper pursuant to 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337 (federal question jurisdiction).

3. This Court has supplemental jurisdiction pursuant to 28 U.S.C. § 1367 to hear and decide any related issues of state law.

### PARTIES AND PERSONAL JURISDICTION

- 4. Plaintiff is a resident of this State, District and Division and is authorized by law to bring this action.
- 5. Defendant, THE BRACHFELD LAW GROUP, P.C., is a corporation formed under the laws of the State of California. [Hereinafter, said Defendant is referred to as "BLG"].
- 6. BLG transacts business in this state.
- 7. BLG's transactions in this state give rise to the Plaintiff's cause of action.
- 8. BLG is subject to the jurisdiction and venue of this Court.
- 9. BLG may be served by personal service upon its registered agent in the State of California, to wit: Erica Brachfeld, 20300 S. Vermont Ave. Suite 120, Torrance, CA 90502.
- 10. Alternatively, BLG may be served by personal or substitute service pursuant to the Federal Rules of Civil Procedure and, as applicable, the laws of the States of Georgia and/or California

### FACTS COMMON TO ALL CAUSES

- 11. BLG uses the mails in its business.
- 12. BLG uses telephone communications in its business.
- 13. The principle purpose of BLG's business is the collection of debts.
- 14. BLG regularly collects or attempts to collect debts owed or due, or asserted to be owed or due, another.
- 15. BLG is a debt collector subject to the provisions of the Fair Debt Collection Practices Act.
- 16. In the course of attempting to collect a debt allegedly due from Plaintiff to a business not a party to this litigation, BLG communicated with Plaintiff a manner which violated the Federal Fair Debt Collection Practices Act.
- 17. In or around August or September 2009, BLG left a series of one or more telephone messages for Plaintiff requesting a return call.
- 18. In the messages, BLG did not meaningfully disclose its identity.
- 19. In the messages, BLG did not state that the communications were from a debt collector.
- 20. In the messages, BLG did not state that the communications were an attempt to collect a debt.

- 21. Defendant's communications violate the Fair Debt Collection Practices Act.
- Defendant's communications violate the California Rosenthal Fair DebtCollection Practices Act.
- 23. Plaintiff has complied with all conditions precedent to bring this action.

### **CAUSES OF ACTION**

### COUNT ONE: FAIR DEBT COLLECTION PRACTICES ACT

- 24. The acts of Defendant constitute violations of the Fair Debt Collection Practices Act.
- 25. Defendant's violations of the FDCPA include, but are not limited to, the following:
- 26. The placement of telephone calls without meaningful disclosure of the caller's identity, in violation of 15 U.S.C. § 1692d(6);
- 27. The use of any false, deceptive, or misleading representations or means in connection with the collection of any debt, in violation of 15 U.S.C. § 1692e;

- The failure to disclose in subsequent communications that the communication is from a debt collector, in violation of 15

  U.S.C. § 1692e(11); and
- The use of any business, company or organization name other than the true name of the debt collector's business, in violation of 15 U.S.C. § 1692e(14);
- 30. As a result of Defendant's actions, Plaintiff is entitled to an award of statutory damages, as well as an award of costs and attorney fees.

# COUNT TWO: ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT, CALIFORNIA CIVIL CODE SECTIONS 1788 ET SEQ.

- 31. The defendant's actions constitute violations of California's Rosenthal Fair Debt Collection Practices Act, including but not limited to:
- Failure to comply with all of the provisions of Sections 1692b to 1692j of the Federal Fair Debt Collection Practices Act, in violation of California Civil Code § 1788.17;
- 33. As a result of the defendant's actions, the plaintiff is entitled to an award of statutory damages, as well as an award of costs and attorney fees.

# WHEREFORE, PLAINTIFF RESPECTFULLY PRAYS THAT JUDGMENT BE ENTERED AGAINST DEFENDANT AND IN FAVOR OF PLAINTIFF, AS FOLLOWS:

- a) That Plaintiff be awarded statutory damages;
- b) That Plaintiff be awarded the expenses of litigation including a reasonable attorney fee;
- c) That the Court declare each and every defense raised by Defendant to be insufficient; and
- d) That the Court grant such further and additional relief as is just in the circumstances.

Respectfully submitted,

/ S/ James M. Feagle
James M. Feagle
Georgia Bar No. 256916
Kris Skaar
Georgia Bar No. 649610
Justin T. Holcombe
Georgia Bar No. 552100

## SKAAR & FEAGLE, LLP

108 East Ponce de Leon Avenue Suite 204 Decatur, GA 30030 404 / 373-1970 404 / 601-1855 fax